



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

WILLIAM H. OLIVER, JR.  
2240 Highway 33  
Suite 112  
Neptune, New Jersey 07753  
732-988-1500  
Attorney for Debtor(s)  
WO-7129

Order Filed on December 18, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Jill B. Vitale

Debtor

Case No.: 15-23628(MBK)

Adv. No:

Hearing Date:

Chapter: 13

Oral Argument Requested if Objection Filed

Judge: Michael B. Kaplan

**ORDER APPROVING AND AUTHORIZING FINAL LOAN MODIFICATION**

The relief set forth on the following pages, numbered two (2), is hereby **ORDERED**.

**DATED: December 18, 2018**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**THIS MATTER**, having been brought before this Court by William H. Oliver, Jr., Esq., attorney for the debtor(s), on the debtor(s)' Motion to Approve and Authorize Final Loan Modification, and the Court having considered the debtor(s) Motion and any opposition thereto, and good and sufficient cause appearing therefrom for the entry of this Order, it is hereby

**ORDERED** that the debtor(s) be and hereby are authorized to enter into a loan modification to modify the mortgage on the debtor(s)' real property located at **81 Cardinal Drive, Jackson, NJ** and it if further

**ORDERED** that the debtor(s) shall:

- Satisfy all plan obligations from financing proceeds
- Continue to make payments under the Plan as proposed or confirmed
- Modify the Plan as follows:

And it is further

**ORDERED** that debtor(s)' counsel shall be allowed a legal fee of \$(to be filed)

for representation in connection with this Motion, which is to be paid (**choose one**):

at closing       through the plan       outside the plan

And it is further

**ORDERED** that Fed. R. Bankr. P. 6004(g) which provides for a ten (10) day stay of this Order,

is applicable       is not applicable

**ORDERED** that the following other provisions apply:

1. Debtor(s) is granted approval to enter into a permanent loan modification.

2. If pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within thirty (30) days of the date of this Order. Upon receipt of an amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
3. If post-petition arrears are capitalized into the loan modification, secured creditor shall file an amended post-petition order within thirty (30) days of the date of this Order. Upon receipt of an amended post-petition order, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
4. Debtor(s) shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.